Certificate Number: 15111-RI-DE-023323725

Bankruptcy Case Number: 14-10661



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 2, 2014, at 5:39 o'clock PM EDT, Karen Maria Abbondanza De La Motte completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Rhode Island.

Date: May 2, 2014 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education